

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Daniel J. Carpino
 Debtor

Case No. 20-10244-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: ChrissyW
 Form ID: 318

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Jun 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2020.

db +Daniel J. Carpino, 2538 S. Sartain Street, Philadelphia, PA 19148-4402
 14455411 +Franklin Mint Federal Credit Union, Po Box 790408, St. Louis MO 63179-0408
 14455413 Home Depot Credit Services, Po Box 7032, Sioux Falls, SD 57117-7032
 14455420 +PFFCU, 901 Arch Street, Philadelphia, PA 19107-2404
 14455404 +Police and Fire Credit Union, Visa, PO Box 37603, Philadelphia, PA 19101-0603
 14455416 +ProCo, PO Box 2462, Aston, PA 19014-0462
 14455417 +Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
 14455414 +Wallmart MasterCard Services, PO Box 960024, Orlando, FL 32896-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 25 2020 05:20:54 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Jun 25 2020 05:19:46
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 25 2020 05:20:51 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14455418 +EDI: AMEREXP.COM Jun 25 2020 08:58:00 American Express, PO Box 297879,
 Ft. Lauderdale, FL 33329-7879
 14455412 +EDI: CITICORP.COM Jun 25 2020 08:58:00 CitiCards, PO Box 9001037,
 Louisville, KY 40290-1037
 14455419 +EDI: WFFC.COM Jun 25 2020 08:58:00 Wells Fargo Bank NA, PO Box 5132,
 Sioux Falls SD 57117-5132

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2020 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor LoanCare, LLC as servicer for Lakeview Loan Servicing,
 LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
 GARY F. SEITZ gseitz@gssbblaw.com, gfs@trustesolutions.net;Jblackford@gssbblaw.com
 REBECCA ANN SOLARZ on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
 THOMAS F. GRADY on behalf of Debtor Daniel J. Carpino grady@tfgrady.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Daniel J. Carpino</u>	Social Security number or ITIN	xxx-xx-6761
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-10244-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel J. Carpino

6/24/20

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.